

REMARKS

Rejections under 35 U.S.C. § 112 1st Paragraph

The Examiner has rejected Claim 13 under 35 U.S.C. 112, first paragraph, as containing subject matter which was not described in the specification in such a way as to enable one skilled in the art to which it pertains to make and/or use the invention. Claim 13 has been amended to overcome this rejection.

Claim 13 has been amended to recite editing in “an automated manner”. The amendment accounts for the potential circumstance where a person may be involved in some part of the process, even if it is simply the initial data entry.

Rejections under 35 U.S.C. § 112 2nd Paragraph

Claims 10 – 18 have been rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

a) In particular, Claim 10 was rejected for being unclear what is “in communication with a corporate charge card provider . . .”. Claim 10 has been amended to overcome this rejection.

b) In addition, Claim 18 has been rejected for being unclear if “incompleteness, approval, and rejection” must occur in the claims since approval and rejection are opposites. Claim 18 has been amended accordingly.

In light of the amendments to Claim 10 and Claim 18, Claims 10 – 18 are now believed to be patentable and the rejection under 35 U.S.C. 112, second paragraph overcome.

Rejections under 35 U.S.C. § 102

The Examiner has rejected Claims 10 – 18 under 35 U.S.C. 102(a) as being anticipated by U.S. Patent No. 6,009, 408 to Buchanan. Claim 11 has been cancelled and is

no longer at issue. Applicants traverse this rejection based on the above Amendment and the following Remarks, and respectfully request that the Examiner reconsider the rejection, and that they withdraw it.

Claim 10 has been amended to recite “routing said expense book in an automated manner to said second user for approval in response to said submission”. Buchanan does not teach or suggest this added claim element. Therefore, claims 10, 12 – 18 are believed allowable in light of Buchanan.

In addition, Claim 15 is further believed to be allowable because Buchanan does not teach “reimbursing a traveler’s bank account for traveler out-of-pocket expenses”.

Rejections under 35 U.S.C. § 103

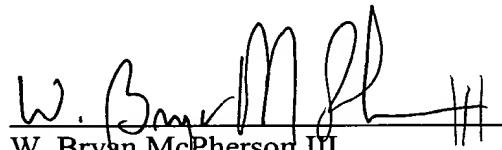
The Examiner has rejected claims 18 under the obviousness provisions of 35 U.S.C. § 103 as allegedly being unpatentable in light of U.S. Patent No 6,009, 408 to Buchanan. Claim 18 has been amended. The rejection as applied to Claim 18, as amended, is respectfully traversed.

Buchanan discloses generating an expense report where the report “may detail the predicted transactions, the actual transactions, the unpredicted actual transactions, and the amount by which each unpredicted actual transaction exceeds an appropriate guideline.” [Col. 13 Line 7 – 15] However, this does not suggest “notifying a traveler automatically regarding at least one of an expense book incompleteness, an approval, and a rejection”, as recited in Claim 18. Therefore, Buchanan does not teach or suggest the elements recited in Claim 18, and Claim 18 is believed allowable in view of Buchanan.

Conclusion

All of the stated grounds of rejection and/or non-compliance have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding objections and rejections, and that they withdraw them. The Examiner is courteously invited to telephone the undersigned representative if they believe that an interview might be useful for any reason.

Respectfully submitted,


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